

# MASTERY, HOMEOWNERSHIP, AND THE TRANSITION TO ADULTHOOD

By

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Mastery, or the personal sense of control over one's life, is important in the healthy development of youth transitioning to adulthood (Lewis, Ross, and Mirowsky 1999). Individuals with high mastery cope well with stressful situations and are less likely to internalize the anxiety associated with challenges or defeat (Thoits 2006). Mastery is an especially important psychosocial resource for young people traversing the uncertainty of young adulthood, as they seek to individuate from the family of origin, form new intimate relationships, and establish personal financial security (Surjadi et al. 2011). Purchasing a home is often another pivotal event for young adults that accompanies these transitions. Homeownership marks the achievement of independent living, represents and promotes financial stability, and often fosters entrance into committed intimate relationships. At a time in the life course when one's sense of mastery is in flux, becoming a homeowner may significantly increase the amount of control one perceives.

The financial and social benefits associated with buying one's home tend to be explicit. Owning a home can convey social benefits such as increased participation in neighborhood associations (Rohe, Quercia, and Van Zandt 2007) and increased political participation (Gilderbloom and Markham 1995). Likewise, homeownership may have beneficial effects on the intergenerational transmission of social status. Children of homeowners are more likely to stay in school (Green and White 1997) and have higher educational attainment and subsequent earnings compared to renters (Boehm and Schlottmann 1999). At an individual level, homeownership conveys a variety of psychosocial advantages as well. Compared to renters, homeowners have higher levels of life and neighborhood satisfaction and higher levels of self-esteem (Rohe, McCarthy, and Van Zandt 2000; Rohe et al. 2007). Nevertheless, homeownership's implications for mastery are less clear.

On the one hand, homeownership may boost mastery to the extent that homeowners have more flexibility to control their surroundings, are at a lower risk of unwanted intrusion into their private space by strangers and landlords, and may be in a better position to build stable relationships with neighbors. In general, homeowners may live in communities with more social support and nicer amenities, and they may have more financial stability than their renting counterparts.

On the other hand, homeownership may have a negative relationship with mastery for a number of reasons. Proponents of renting contend that the financial burdens of homeownership such as mortgage payments, housing market instability, and the costs of upkeep are sources of stress that may counteract any psychological benefits homeownership conveys. Several studies have provided evidence of the potential drawbacks of owning a home. Homeowners going through foreclosure may internalize negative feelings (Ross and Squires 2011), and difficulty selling a house may not allow homeowners to adapt readily to changing labor market demands or negative neighborhood or environmental stressors (Coulson and Fisher 2009; Ross, Reynolds, and Geis 2000). Apart from these possible benefits and drawbacks, it may also be the case that individuals with initially high levels of mastery are more likely to become homeowners because they see themselves as capable of overcoming the challenges associated with buying and owning a home.

In this paper, I examine the link between homeownership and individuals' sense of mastery, using a representative sample of American young adults. This study adds to existing research in several important ways. I employ nationally representative data for three race-ethnic groups: African Americans, Latinos, and whites. Previous studies examining these relationships have utilized localized or low income samples, making generalizability difficult. Additionally, the data are longitudinal, which allows me to control for the possibility that homeowners begin with higher levels of mastery. Finally, the data offer information on a range of factors that have been previously shown to impact mastery, such as subjective assessments of neighborhood quality (Christie-Mizell and Erickson 2007), socioeconomic status (Ross and Sastry 1999), and adult role occupancy (Christie-Mizell and Peralta 2009). Despite claims that owning a home should affect one's sense of control (Bratt 2002; Rohe et al. 2000), there has been a paucity of empirical research testing this relationship. This study aims to address this gap in the literature.

## **BACKGROUND AND THEORY**

The present study is guided by the stress process model (Pearlin et al. 1981) which, in its basic form, includes three parts: stressors, psychosocial resources, and health outcomes. This model

hypothesizes that stressful experiences in a person's life can manifest as mental or physical health problems. Psychosocial resources available to an individual influence the transformation of stressful events into observable health outcomes such as depression and substance abuse. An individual who has high levels of interpersonal resources such as self-esteem, social support, and mastery is better suited to handle stressful events compared to one with low levels of these resources.

Understanding these protective interpersonal and psychosocial factors is crucial in stress process research, and mastery has been widely studied as one such factor. Mastery, variously termed as self-efficacy or personal control, is an important component of an individual's self-concept and captures the extent to which one feels able to effect meaningful change in life's circumstances (Pearlin et al. 1981). Unlike self-esteem, which encompasses a more global estimation of one's self worth, mastery is specific to one's understanding of his or her personal agency (Pearlin et al. 2007). Mastery is a chief personal resource and allows individuals to cope with life stressors (Pearlin and Schooler 1978). It also operates as a mediator or moderator between stressors and mental health in the stress process model (Pearlin et al. 1981; Ross and Sastry 1999). Individuals with high mastery are able to better handle the potentially negative effects of life stressors by making choices and taking actions to reduce harm from these stressors, thus preventing a range of adverse mental health outcomes (Thoits 2006). In contrast, those with low mastery perceive their lives to be dictated by external forces and out of their control. Such individuals are less prepared to take meaningful action to prevent harm (Mirowsky and Ross 1990). In the context of mental health outcomes, the influence of mastery has been demonstrated to exist independently of the effects of other personal resources such as self-esteem and social support (Gadalla 2009; Turner and Lloyd 1999). Thus, from the stress process perspective, mastery is essential to understanding how stressful events have differential impacts on people.

The distribution of mastery in the population is understood to be socially structured and unequal across groups and statuses. Groups that are disadvantaged in the social structural hierarchy, such as women and minorities, have long been hypothesized to have lower levels of personal control over their lives (Ross and Sastry 1999). Research findings on gender differences in mastery have been equivocal,

finding either lower mastery for women or no significant difference (Bird and Ross 1993; Cassidy and Davies 2003; Turner and Noh 1988). Although men's and women's early levels of mastery may differ, other studies have found that the growth of mastery is similar for men and women (Falci 2011; Lewis et al. 1999). In terms of racial and ethnic differences, mastery for blacks may be much more complicated than for whites due to differential experiences of discrimination and the impact of skin tone on self-concept (Keith et al. 2010; Thompson and Keith 2001). In the aggregate, blacks do tend to report lower levels of perceived control than do whites (Bruce and Thornton 2004; Ross and Sastry 1999; Turner and Roszell 1994). However, in several studies the black-white difference has been shown to be insignificant or significant with blacks evincing higher mastery, holding constant education, income, and neighborhood variables in their models (Christie-Mizell and Erickson 2007; Lewis et al. 1999). Investigations of mastery differences between Hispanics and other groups are far less prevalent. However, in general, existing studies indicate that Hispanics have lower mastery than non-Hispanic blacks or whites (Lewis et al. 1999; Stets and Harrod 2004). Taken as a whole, these findings lend support to the notion that social and economic disadvantage precipitates lower levels of mastery.

As noted, the associations among gender, race and ethnicity, and mastery may be largely contingent on levels of socioeconomic status across groups. In fact, two of the strongest observed predictors of an individual's sense of mastery are income and education. Individuals with high levels of both are likely to also perceive a high level of control over their lives and the ability to overcome problems more easily than those at the lower end of the socioeconomic spectrum (Choi and Jackson 2012; Goosby 2007). Income provides financial resources for dealing with many of life's daily demands and for overcoming hardships and emergencies. Educational experiences provide safe spaces in which problem solving can be practiced and learned and challenges can be surmounted (Mirowsky and Ross 2007). Gaining education appears to be especially important for enhancing mastery throughout the young adult years, whereas dropout from high school has been shown to have a severe dampening effect on mastery (Lewis et al. 1999).

## *Homeownership*

Since the early twentieth century in the United States, the dominant public narrative has been “homeownership for all” (Vale 2007). Homeownership is often considered to be a major component, if not the culminating achievement, of the American Dream. Moreover, through programs and incentives, the federal government has played a central role in promoting positive attitudes toward homeownership. From historical initiatives (e.g., the Homestead Act of 1862 or Hoover’s 1919 “Own Your Own Home” program) to contemporary efforts to moderate mortgage interest rates, a number of U.S. government programs have expanded opportunities for homeownership. At the heart of this national focus is an underlying belief in the economic, social, and psychological advantages that homeownership conveys to owners and their families.

Homeownership has been linked to a variety of positive outcomes. For instance, several studies have found that homeowners report greater life satisfaction than renters (Rohe and Basolo 1997; Rohe and Stegman 1994; Rossi and Weber 1996). Further, other research has found that homeowners experience greater self-esteem compared to non-homeowners (Rossi and Weber 1996). Many of the theoretical justifications for the positive impact of homeownership on well-being revolve around the enhanced social status and the achievement of personal and culturally prescribed goals (Rohe et al. 2000; Rohe and Stegman 1994). Homeowners internalize the positive attributes ascribed to their status in ways that enhance well-being.

With respect to mastery, the main topic of this study, there is relatively little research that directly assesses the association between mastery and homeownership. Still, there is good theoretical reason to expect a positive relationship. Namely, the leeway to alter the immediate environment for practical and aesthetic purposes may increase the sense of mastery for homeowners. Renters, who are often prohibited from making such changes, will not receive the same benefit to mastery. Similarly, compared to those who are renting or leasing living space, homeowners are not subject to the whims of landlords, maintenance personnel, and nearby neighbors. These differences may contribute to a higher sense of mastery for owners (Rohe et al. 2000). Nevertheless, the general expectation that mastery and

homeownership are positively related has not gone unquestioned. A few studies have simply found no relationship. For instance, Rohe and his colleagues (see e.g., Rohe and Stegman 1994 or Rohe and Basolo 1997) found no appreciable difference in the levels of perceived control between homeowners and renters.

Other studies have found that homeownership and other socioeconomic resources are positively associated with mastery, but the magnitude of the relationship is conditioned by characteristics of the neighborhood context (e.g., location) (see e.g., Christie-Mizell and Erickson 2007). These studies have shown that both objective (e.g., crime rates) and perceived (e.g., believing a neighborhood is not good for rearing children) characteristics of the neighborhood negatively influence mastery (Christie-Mizell and Erickson 2007; Christie-Mizell, Steelman, and Stewart 2003; Ross and Mirowsky 2009; Ross, Mirowsky and Pribesh 2001; Ross, Reynolds, and Geis 2000). Neighborhood context may lead to experiences of lower mastery when neighborhood disorder is high (Geis and Ross 1998). Conversely, community characteristics positively associated with mastery include low crime rates, proximity to employment, the quality of neighborhood services (e.g., trash collection, street maintenance), and amicable relationships with neighbors (Wilson 1987; 1996).

In addition to the immediate neighborhood context, region of residence also matters. There are significant regional differences in rates of homeownership. The Northeast and West, compared to the South and Midwest, tend to have lower rates of ownership due to a variety of housing market factors (Coulson 2002), but this difference may also reflect regional variations in the value placed on homeownership as well. While the relationship between mastery and region has not been extensively researched, evidence indicates that region may have an impact on levels of mastery. For example, Mizell (1999) found lower mastery for black men who lived in the South, compared to other regions, because of the fewer educational and occupational opportunities offered to this group. The extent to which this finding might hold for other groups is unclear. Nevertheless, in this paper, I assess the relationship between mastery and homeownership, adjusting for region of residence.

### *Transition to Adulthood*

Mastery develops over the life course, with the greatest gains occurring during the transition from adolescence into young adulthood. This trajectory continues through adulthood and into midlife, though less steeply, before finally peaking in the mid-50s and declining into older age (Lewis et al. 1999; Mirowsky and Ross 2007; Shaw and Krause 2001). The adolescent and young adult years are pivotal to development of the sense of mastery. If gains are not made during these crucial periods, individuals tend to have deficits that cause them to suffer emotionally, socially, and socioeconomically (Lewis et al. 1999; Mossakowski 2012; Pearlin et al. 2007). Research shows that family context and socioeconomic background (e.g., parental education, family income) influence youth's sense of mastery (see e.g., Conger et al. 2009; Mizell 1999) and socioeconomic achievement remains influential as youth age. For instance, Falci (2011) demonstrates that parental socioeconomic status can have a significant influence on the growth of mastery during adolescence. Moreover, Mirowsky and Ross (2007) show that one's educational accomplishment amplifies mastery, regardless of gender and race.

The accumulation of adult roles during the transition to young adulthood is also fundamental to the development of mastery. During this period, young adults traditionally start full-time employment, cohabitate and marry, and become parents. These contexts both allow and encourage individuals to seek stable living arrangements and often precede the purchase of a home. However, new adult responsibilities also present challenges to personal growth, and it is reasonable to expect that levels of mastery will vary as individuals adopt new roles.

Employment provides a context in which experiences of personal control might be challenged. People working for pay experience higher levels of mastery, especially when such work involves high autonomy and earnings (Mirowsky and Ross 2007). Conversely, doing housework or other unpaid work tends to be associated with lower experiences of mastery (Bird and Ross 1993; Ross and Mirowsky 1992). Employment rates vary substantially by race. Blacks have unemployment rates nearly twice as high as whites, and tend to experience more instability in the labor market (Couch and Fairlie 2010; Emeka 2009). While Hispanics appear to have similar overall rates of employment as non-Hispanics



(Emeka 2009), white non-Hispanic women tend to be employed at higher rates than both black and Hispanic women (Read and Cohen 2007; Taniguchi and Rosenfeld 2002).

Marriage and cohabitation allow individuals to pool resources and handle life issues with the help of another person, but they may also require sharing or ceding control over some aspects of life to that person as well. Research has found support for the mixed effects of marriage, indicating that unmarried women have higher mastery net of income, but because they typically have higher family incomes, married women have higher mastery overall (Ross 1991). Other studies that have included marriage as an independent variable have found no significant differences between the married and unmarried in terms of mastery, net of other effects (Christie-Mizell and Erickson 2007; Schieman, Nguyen, and Elliott 2003). Cohabitation is becoming increasingly common in young adulthood as an alternative or antecedent to marriage. Depending on education, half to two thirds of young people ever cohabitate (Cherlin 2010). Unfortunately, the impact of cohabitation on mastery is not well understood. While cohabitation rates are on the rise among fairly diverse groups of people, there remain significant sociodemographic differences in marriage rates such that whites and Hispanics marry at much higher rates than do their black counterparts (Cherlin 2005).

Finally, parenthood may similarly enhance or diminish one's sense of mastery. The birth of a child includes new constraints on parents' time, potential financial strain, and large expenditures of physical and emotional energy – all factors that may deplete the sense of mastery (Carpiano and Kimbro 2012; Cassidy and Davies 2003; Mizell and Steelman 2000). Conversely, parenthood also fulfills a valued role transition, which includes the respect of the community, pride from relatives (e.g., the individual's parents), and a personal sense of accomplishment. Therefore, parenthood, with all of its attendant stressors, may also raise a person's sense of mastery. The effects of parenthood on well-being are thought to be highly dependent on context (Umberson, Pudrovska, and Reczek 2010), and housing tenure may very well be one of the factors that determines whether parenthood will be beneficial or not. Like employment and marriage, parenthood is socially structured along race/ethnicity and gender lines as well. Black women tend to have higher fertility rates than white women, though this difference is largely

contingent on education differentials (Yang and Morgan 2003). Hispanic women also have a higher fertility rate than white women, and the rates for men follow a similar pattern, albeit much lower than their female counterparts (Martin et al. 2013). Because these three major adult roles often precede and support homeownership, it is essential to understand how they jointly influence mastery during young adulthood, a crucial period in mastery development.

## **SUMMARY AND HYPOTHESES**

The primary goal of this research is to explore the relationship between homeownership and mastery during young adulthood. Owning a home is a highly normative expectation for American adults, and is promoted as having positive effects on financial, social and psychological well-being. Homeownership has the potential to provide owners with a sense of control over their environments because of their ability to shape their living space to their aesthetic tastes and practical needs without the constraints of renting. Renters are often limited in their ability to decorate or make permanent changes to their dwellings, and they regularly have to contend with frequent intrusions by landlords, maintenance personnel, and neighbors in close proximity. The purchase of a home becomes more likely as young adults begin to transition into major adult roles – employment, marriage, and parenthood. Accumulation of these roles is considered a standard part of the transition to adulthood and is associated with the adoption of an adult identity (Benson and Furstenberg 2006; Shanahan et al. 2005). Nevertheless, relatively little research has simultaneously considered the complex relationships among homeownership, adult roles and mastery for young adults. In this paper, I address this gap in the literature by testing the seven hypotheses below.

### *Main Effects Hypotheses*

**Hypothesis 1:** Homeownership will be positively associated with mastery, even holding constant prior levels of mastery.

**Hypothesis 2:** Employment will be positively associated with mastery.

**Hypothesis 3:** Marriage will be positively associated with mastery.

**Hypothesis 4:** Parenthood will be positively associated with mastery.

#### *Interaction Hypotheses*

**Hypothesis 5:** Homeownership will moderate the association between employment and mastery such that the positive effects of employment on mastery will be amplified for those who own homes, compared to those who are not homeowners.

**Hypothesis 6:** Homeownership will moderate the association between marriage and mastery such that the positive effects of marriage on mastery will be amplified for those who own homes, compared to those who are not homeowners.

**Hypothesis 7:** Homeownership will moderate the association between parenthood and mastery such that the positive effects of parenthood on mastery will be amplified for those who own homes, compared to those who are not homeowners.

## **DATA AND MEASURES**

### *Sample*

Data for this study are drawn from the National Longitudinal Survey of Youth (NLSY) and the National Longitudinal Survey of Youth – Young Adult (NLSY-YA) sample. Respondents in the NLSY were interviewed each year from 1979 to 1994 and every other year after 1994. African Americans, Hispanics, and economically disadvantaged white youth are overrepresented, and initial ages ranged from 14 to 22 years old. In 1994 and biennially thereafter, youth who were the offspring of the women of the NLSY and who were 15 years of age and older were surveyed for the young adult sample (NLSY-YA). This survey gathered information germane to social, physical, and emotional development, delinquent activities, substance use, employment, marriage, and parenthood.

The present study focuses on data from the 2004 and 2008 waves. Because I am interested in homeownership and the transition to adult roles, I further limit the sample to those respondents 18 and

older, living on their own (not in their parents' homes or in an institutional setting such as dorms) in the 2008 wave. The result is a sample size of 1,609 complete cases, with an age range of 18 to 34 years old. The analyses below are weighted to correct for the oversampling of African American, Hispanic, and disadvantaged white respondents. Descriptive statistics and correlations with key variables are provided in Table 1.

**Table 1. Weighted Means, Percents, and Unweighted Standard Deviations (SD) for Study Variables and Correlations with Mastery (Time 2) and Homeownership. National Longitudinal Survey of Youth - Young Adult Sample (N=1,609).**

Variables	Mean/Percent	SD	Correlation with Mastery T2	Correlation with Homeownership
<u>Sex, Race &amp; Age</u>				
Male	58.66%	—	.094***	-.053*
Female	41.34%	—	-.094***	.053*
White	73.37%	—	-.029	.214***
African American	18.86%	—	.028	-.201***
Hispanic	7.77%	—	.008	-.059*
Age (in years)	25.86	3.52	.024	.254***
<u>Adult Roles</u>				
Employed	91.98%	—	.087***	.054*
Married	38.13%	—	.003	.374***
Cohabiting	25.53%	—	.015	-.029
Not Married or Cohabiting	36.34%	—	-.016	-.351***
Parent	56.11%	—	-.085***	.186***
<u>Education &amp; Income</u>				
Education (in years)	12.86	2.01	.221***	.100***
Household Income (in \$1000s)	39.26	33.19	.215***	.450***
Logged Household Income (in \$1000s)	3.18	1.30	.206***	.376***
<u>Neighborhood Variables</u>				
Neighborhood Disorder <sup>b</sup>	2.95	3.61	-.132***	-.128***
South	38.34%	—	-.015	-.017
Northeast	10.15%	—	-.012	-.030
North Central	32.69%	—	.021	.089***
West	18.82%	—	.002	-.062*
Urban	74.88%	—	.078**	-.189***
<u>Homeownership and Mastery</u>				
Homeowner	33.75%	—	.079**	—
Mastery T1 <sup>a</sup>	22.39	3.15	.402***	.043
Mastery T2 <sup>a</sup>	22.67	3.21	—	.079**

<sup>a</sup> Seven item Pearlin mastery scale (Pearlin et al. 1981) ranges from 7 (low mastery) to 28 (high mastery)

<sup>b</sup> Eight item scale ranges from 0 (no disorder) to 16 (high disorder)

\* p < .05; \*\* p < .01; \*\*\* p < .001

## *Measures*

*Dependent Variable.* Mastery is the dependent variable for this study and was gathered in 2004 (Time 1) and 2008 (Time 2). The Time 2 measure of mastery is my key dependent variable and the Time 1 measure is included as a control for prior levels of mastery. In each year, mastery is measured using the well-known and valid, 7-item Pearlin Mastery Scale (Pearlin et al. 1981). This scale asks respondents to strongly agree, agree, disagree or strongly disagree, with the following statements: (1) “There is really no way I can solve the problems I have;” (2) “Sometimes I feel that I’m being pushed around in life;” (3) “I have little control over the things that happen to me;” (4) “I can do just about anything I really set my mind to;” (5) “I often feel helpless in dealing with the problems of life;” (6) “What happens to me in the future mostly depends on me;” and (7) “There is little I can do to change many of the important things in my life.” Each response was coded from 1 to 4, resulting in a scale that ranges from 7 (lower mastery) to 28 (higher mastery). The mean mastery score is 22.39 at Time 1 ( $\alpha = .77$ ) and 22.68 at Time 2 ( $\alpha = .78$ ). Mastery at Time 2 is positively associated with homeownership ( $r = .080$ ,  $p < .01$ ) and employment ( $r = .087$ ,  $p < .001$ ). However, it is negatively associated with parenthood ( $r = -.084$ ,  $p < .001$ ) and has no significant association with marriage or cohabitation.

*Independent and Moderating Variables.* Homeownership is a key independent variable and moderator in this study. Respondents were asked if the house or apartment in which they lived was owned or being bought by the respondent or the respondent’s spouse or partner. This variable was coded 1 if they responded yes to this question and 0 if they responded no. About a third of respondents (34%) owned the home in which they were residing. The sample proportion corresponds roughly with U.S. Census estimates of homeownership in this age group for 2008, which show a homeownership rate of 23.6% for those under age 25, 40% for those aged 25-29, and 53.5% for those aged 30-34 (U.S. Bureau of the Census 2012). Rates for those same age groups in this sample are slightly lower at 19.1%, 38.9% and 50.8%, respectively.

Three common adult roles serve as important independent variables: marriage/cohabitation, parenthood, and employment. All adult role variables were dummy coded. Marriage and cohabitation

were coded at three levels: married (1=yes; 38%), cohabiting (1=yes; 25%) and not married or cohabiting (1=yes; 36%). The comparison group in the analyses presented below was those respondents who were not married or cohabiting. Parenthood was coded 1 if respondents reported having a dependent child living in their household (56%) and 0 if not. Employment was coded 1 for respondents who reported being employed or in the military (92%) and compared to those who reported not working. As shown in Table 1, homeownership is not associated with employment, but it is positively associated with parenthood ( $r = .184, p < .001$ ). Married respondents were more likely to own their home (56% owned), while there was no significant association between homeownership and cohabitation (31% owned), and single respondents were less likely to own their home (12% owned).

*Control Variables.* Several neighborhood and region variables were included as controls in the final models. Respondent's region of residence was coded in four categories: South, Northeast, North Central and West. South was the comparison group in all analyses. Urban residence (1=yes; 75%) was dummy coded. Neighborhood disorder was measured on an eight item scale which asked respondents about social and physical problems in their immediate community. Respondents used a three point scale to indicate whether the following items were not a problem (coded 0), somewhat of a problem (coded 1), or a big problem (coded 2): (1) "People don't have enough respect for rules and laws;" (2) "Crime and violence;" (3) "Abandoned or run-down buildings;" (4) "Not enough police protection;" (5) "Not enough public transportation;" (6) "Too many parents who don't supervise their children;" (7) "People keep to themselves and don't care what goes on in the neighborhood;" and (8) "Lots of people who can't find jobs." Scores on these questions were added and the summed variable ranged from 0 to 16, with higher scores indicating higher levels of perceived neighborhood disorder, and a mean disorder score of 2.95 ( $\alpha = .82$ ).

In the analytic models, sex, race, and age are included as demographic controls. Males were coded as 1 and compose 58% of the sample. Race was coded in three mutually exclusive categories, white (73%), African American (19%) and Hispanic (8%), with whites serving as the comparison group. Age was measured in years with a mean of 25.9. Education and household income are used as controls for

socioeconomic status. Education ranged from 7 to 20 years completed with a mean of about 13 years. Household income ranged from \$0 to \$244,407 with a mean of \$39,257 (logged in analyses).

## ANALYTIC STRATEGY

I present progressive adjustment regression models below to explore the relationship between homeownership and mastery. The final model estimated takes the form:

$$mastery_i = \beta_0 + \beta_1 home_i + \beta_2 \mathbf{DEMO}_i + \beta_3 \mathbf{AROLES}_i + \beta_4 \mathbf{SES}_i + \beta_5 \mathbf{NEIGH}_i + \beta_6 mastery_{Ti} + \varepsilon_i$$

where mastery ( $mastery_i$ ) for respondent  $i$  is a function of homeownership ( $home_i$ ) controlling for demographics ( $\mathbf{DEMO}_i$ ), adult roles ( $\mathbf{AROLES}_i$ ), socioeconomic status ( $\mathbf{SES}_i$ ), and neighborhood characteristics ( $\mathbf{NEIGH}_i$ ). Lower-case variables such as  $mastery_i$  represent single scalar variables or categorical variables, whereas upper-case variables such as  $\mathbf{DEMO}_i$  represent vector variables indicating that more than one type of demographic factor is encompassed in  $\mathbf{DEMO}_i$ .

The first step (Model 1) in building the regression above is to regress mastery on the demographic variables, including race, sex, and age. The second and third models add adult roles and socioeconomic status, respectively. In the fourth model, I present a regression estimation that includes only the homeownership and the neighborhood variables, followed by a fifth model that includes all five blocks of variables: homeownership, demographics, adult roles, socioeconomic status, and neighborhood characteristics. The progressive ordering of variables allows me to estimate and observe the effects of homeownership with and without other pertinent variables in the model.

The final model (equation above) is a change model and is achieved by simply adding the term  $\beta_6 mastery_{Ti}$ , where  $mastery_{Ti}$  represents a Time 1 measure of  $mastery_i$ , to the right-side of the equation. A frequent criticism of cross-sectional regression models is that “no matter how well-conceived and theoretically motivated, [such models] contain findings that are a function of specification error due to omitted variables” (Christie-Mizell 2003, p. 33; also see Guo and VanWey 1999). Change models provide a more robust test of effects by accounting for prior levels of the dependent variable, which, by definition,

includes the effects of omitted variables (Christie-Mizell 2003; Parcel and Menaghan 1993). That is, the Time 1 measure of mastery bolsters confidence that the effects of key independent variables (e.g., homeownership) accurately reflect the impact of those variables rather than simply capturing the effect of earlier mastery.

## **RESULTS**

Table 2 shows the results of the progressive adjustment regressions. In Model 1, accounting for demographics, the only significant difference in mastery is between men and women. Men have higher mastery net of age and race, but there are no significant age and race differences. Model 2 includes the three adult roles of interest: employment, marriage/cohabitation, and parenthood. The employed have significantly higher mastery than the unemployed, and parents experience significantly lower mastery than non-parents. With the addition of the adult roles, the gender difference in mastery disappears. Socioeconomic variables are added to Model 3, and both income and education are positively associated with mastery. However, parenthood and employment are now reduced to non-significance. Interestingly, gender differences reappear in Model 3, with men having higher mastery than women. Moreover, although race-ethnicity was not significant previously, this model shows that African Americans, compared to whites, have higher levels of mastery. In Model 4, mastery is regressed on the homeownership and neighborhood variables only. Homeownership is significantly and positively related to mastery, as hypothesized. Neighborhood disorder decreases mastery, but urban residence is associated with higher levels of mastery.

Model 5 of Table 2 includes a complete cross-sectional model with all independent variables of interest. African Americans and males continue to have higher levels of mastery once neighborhood variables and homeownership are included. Education and income still have a strong positive association with mastery, albeit with slightly diminished effect sizes. Neighborhood disorder also continues to be negatively related to mastery, but the effect size decreases by nearly half. The positive associations for urban residence and homeownership are both reduced by about a third.



**Table 2. Mastery T2 Regressed on Study Variables. Unstandardized Coefficients with Standard Errors in Parentheses. National Longitudinal Survey of Youth - Young Adult Sample (N=1,609).**

Independent and Control Variables	Model 1 <i>b</i> (se)	Model 2 <i>b</i> (se)	Model 3 <i>b</i> (se)	Model 4 <i>b</i> (se)	Model 5 <i>b</i> (se)	Model 6 <i>b</i> (se)
<u>Demographics</u>						
Male (1 = Yes)	.653*** (.163)	.338 (.187)	.414* (.181)		.402* (.181)	.214 (.170)
African American (1 = Yes)	.308 (.207)	.443* (.216)	.652** (.210)		.745*** (.222)	.567** (.208)
Hispanic (1 = Yes)	.187 (.300)	.206 (.300)	.264 (.291)		.204 (.298)	.082 (.280)
Age	.026 (.023)	.036 (.025)	-.035 (.025)		-.034 (.025)	-.026 (.023)
<u>Adult Roles</u>						
Employed (1 = Yes)		.912** (.296)	-.168 (.317)		-.127 (.317)	-.096 (.297)
Married (1 = Yes)		.390 (.219)	-.331 (.231)		-.357 (.235)	-.181 (.220)
Cohabiting (1 = Yes)		.270 (.210)	.063 (.211)		.048 (.212)	.220 (.199)
Parent (1 = Yes)		-.580** (.207)	-.040 (.208)		-.067 (.207)	-.231 (.195)
<u>Socioeconomic Status</u>						
Education (in years)			.276*** (.041)		.248*** (.042)	.144*** (.040)
Logged Household Income			.521*** (.082)		.457*** (.084)	.309*** (.080)
<u>Neighborhood Variables</u>						
Neighborhood Disorder				-.123*** (.025)	-.063* (.026)	-.041 (.024)
Northeast (1 = Yes)				-.107 (.279)	-.283 (.273)	-.350 (.256)
North Central (1 = Yes)				.083 (.188)	.046 (.186)	.013 (.175)
West (1 = Yes)				-.003 (.222)	.070 (.222)	-.075 (.209)
Urban (1 = Yes)				.727*** (.186)	.488** (.184)	.483** (.173)
<u>Homeownership and Mastery T1</u>						
Homeowner (1 = Yes)				.546** (.171)	.377* (.188)	.387* (.177)
Mastery T1						.355*** (.883)
Constant	21.546 (.614)	20.719 (.692)	18.271 (.803)	22.291 (.213)	18.484 (.827)	12.217 (.883)
Adjusted R <sup>2</sup>	.009	.018	.082	.027	.088	.199

\* p < .05; \*\* p < .01; \*\*\* p < .001

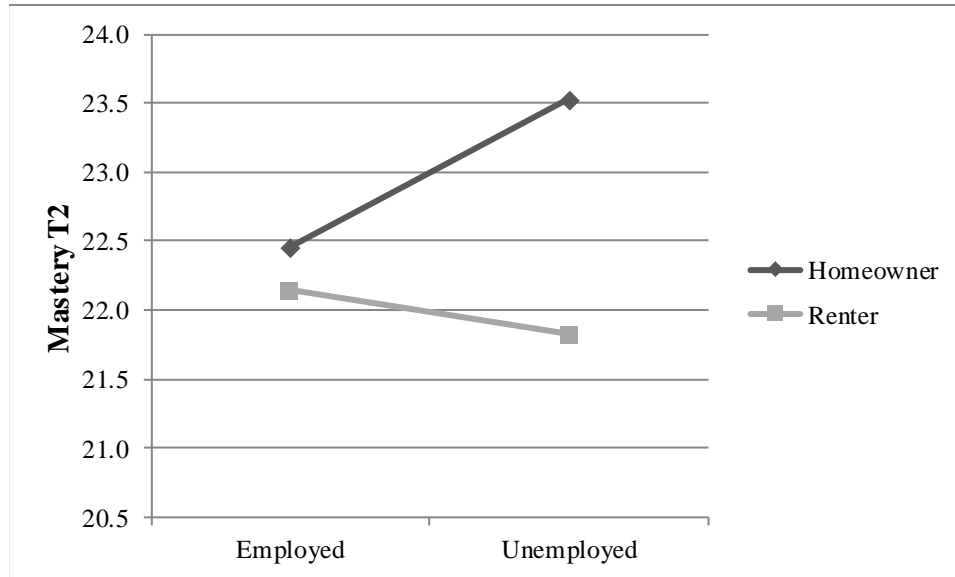
Finally, Model 6 of Table 2 presents the change model. As would be expected, the Time 1 measure of mastery is positively and strongly associated with mastery at Time 2. However, men no longer have significantly higher mastery than women. Although diminished in effect size, African Americans still have higher mastery than whites once prior levels are taken into account. Education and income continue to have positive and significant associations with mastery, albeit with both variables reduced in effect size by nearly 50% and 40%, respectively. Neighborhood disorder is no longer a significant predictor of mastery. Urban residents continue to have higher levels of mastery. Most importantly, homeowners have a consistently higher level of mastery than non-homeowners, controlling for all other potential confounders. This provides even further evidence that homeownership does indeed have a mastery enhancing effect that is independent of socioeconomic status and prior experiences of mastery, as hypothesized.

To probe whether the impact of adult roles is qualified by homeownership, three additional equations were estimated in Table 3. Model 1 presents an interaction term for employment and homeownership. This term is significant and negative, suggesting that employed respondents receive less from homeownership compared to others. Figure 1 graphically displays this interaction. There is no significant difference between the mastery of employed homeowners and employed renters. However, homeownership does bestow a benefit to those who are unemployed. Renters, who are unemployed, have the lowest mastery of the groups shown in Figure 1. While they are striking, these findings should be viewed with caution. First, unemployed homeowners represent a very small proportion of respondents - only about 2% of the overall sample. Second, as observed in auxiliary analyses, not shown but available upon request, this subsample is disproportionately stay-at-home, married, white mothers, with relatively high levels of education and income. This pattern indicates that unemployment among homeowners is not financially detrimental and may even have been a choice these individuals made. Therefore, while employment does indeed moderate the relationship between homeownership and mastery, it may only do so when individuals choose unemployment or when family resources can buffer the financial effects of unemployment.

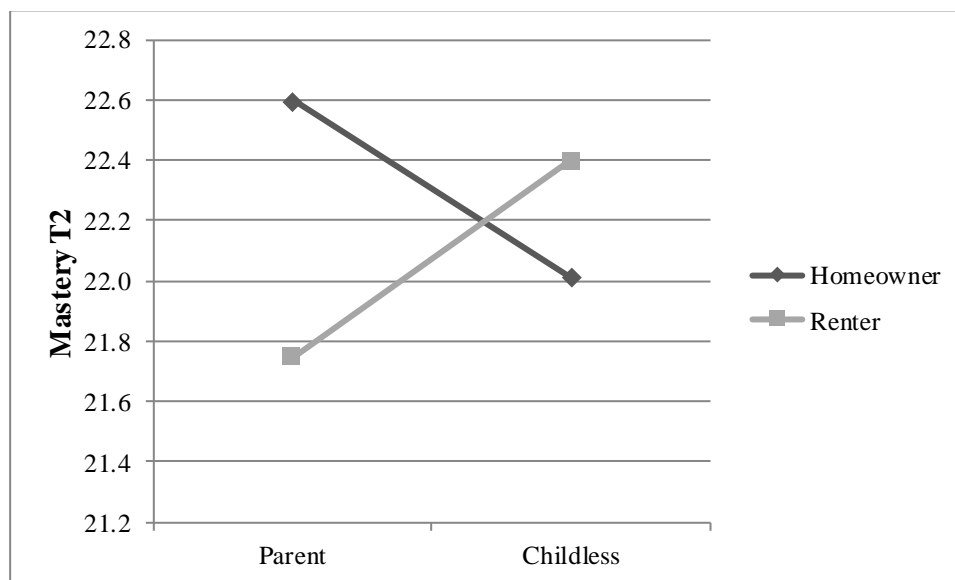
**Table 3. Mastery T2 Regressed on Selected Interactions. Unstandardized Coefficients with Standard Errors in Parentheses. NLSY - Young Adult Sample (N=1,609).**

	<b>Model 1</b>	<b>Model 2</b>	<b>Model 3</b>
<b>Independent and Control Variables</b>	<b><i>b</i></b> <b>(se)</b>	<b><i>b</i></b> <b>(se)</b>	<b><i>b</i></b> <b>(se)</b>
<u><b>Demographics</b></u>			
Male (1 = Yes)	.224 (.170)	.215 (.170)	.157 (.170)
African American (1 = Yes)	.576** (.208)	.574** (.209)	.598** (.208)
Hispanic (1 = Yes)	.087 (.279)	.096 (.280)	.105 (.279)
Age (centered)	-.022 (.023)	-.024 (.024)	-.021 (.023)
<u><b>Adult Roles</b></u>			
Married (1 = Yes)	-.157 (.220)	-.280 (.220)	-.165 (.220)
Cohabiting (1 = Yes)	.223 (.199)	.125 (.223)	.312 (.200)
Parenthood (1 = Yes)	-.241 (.194)	-.238 (.195)	-.652** (.223)
Employed (1 = Yes)	.319 (.349)	-.079 (.298)	-.072 (.296)
<u><b>Socioeconomic Status</b></u>			
Education (Years)	.143*** (.040)	.141*** (.040)	.142*** (.040)
Logged Household Income	.278*** (.081)	.305*** (.080)	.304*** (.079)
<u><b>Neighborhood Variables</b></u>			
Neighborhood Disorder	-.041 (.024)	-.043 (.024)	-.038 (.024)
Northeast (1 = Yes)	-.329 (.256)	-.365 (.256)	-.353 (.255)
North Central (1 = Yes)	-.003 (.175)	.013 (.175)	.010 (.174)
West (1 = Yes)	-.068 (.208)	-.064 (.209)	-.047 (.208)
Urban (1 = Yes)	.477** (.173)	.482** (.173)	.477** (.172)
<u><b>Homeownership and Mastery T1</b></u>			
Homeowner (1 = Yes)	1.702** (.608)	-.052 (.376)	-.386 (.268)
Mastery T1	.353*** (.024)	.357*** (.024)	.357*** (.024)
<u><b>Interactions</b></u>			
Employed X Homeownership	-1.390* (.615)		
Married X Homeownership		.531 (.439)	
Cohabiting X Homeownership		.585 (.483)	
Parenthood X Homeownership			1.235*** (.323)
Constant	21.824 (.420)	22.250 (.385)	22.399 (.385)
Adjusted R <sup>2</sup>	.201	.199	.206

\* p < .05; \*\* p < .01; \*\*\* p < .001



**Figure 1. The Impact of Employment by Homeownership on Mastery.**



**Figure 2. The impact of Parenthood by Homeownership on Mastery.**

Model 2 of Table 3 shows interaction terms for marriage and cohabitation by homeownership. The impact of marriage and cohabitation on mastery is not moderated by homeownership. However, the effect of parenthood on mastery is conditioned by the impact of homeownership (Model 3). Parents who own their homes receive a benefit of mastery that others do not. Figure 2 shows this relationship

graphically. Parents who own their homes have higher mastery than any other group, followed by childless renters and then by childless homeowners. Parents who rent have the lowest levels of mastery.

## **DISCUSSION**

A primary goal of this paper was to assess whether homeownership carries the psychosocial benefit of increased mastery. A second goal was to assess the main effects of adult roles (employment, marriage, and parenthood) on mastery and whether these effects are moderated by homeownership. My first hypothesis that there is a positive association between homeownership and mastery was confirmed. Although theoretical reasoning supports this relationship, previous research has been uncertain, either finding no relationship or that the effects of homeownership are subsumed by other characteristics of the neighborhood (Rohe and Basolo 1997; Rohe and Stegman 1994). This study improves upon that research by using a representative sample of young adults and longitudinal data. It has been hypothesized that homeowners should have a greater ability to control their living spaces by rearranging and constructing them to suit their aesthetic and practical needs as well as through limiting unwanted intrusions by others (Rohe et al. 2000). The perception of control over living spaces may contribute to a more global sense of mastery over one's circumstances. The results from this study support this possibility by showing that homeowners have higher mastery than their renting counterparts, net of a host of possible confounding influences. Perhaps most importantly, it shows that the mastery enhancing effect of owning a home is not merely a question of the higher income that homeownership frequently necessitates. Nor does it appear to be the result of those with initially higher levels of mastery selecting into homeownership.

In Hypotheses 2, 3, and 4, I predicted that the adult roles of employment, marriage, and parenthood would each be positively associated with mastery. Ultimately, I found that none of these statuses were related to mastery. While employment initially appeared to impact mastery positively, this seems to have been an effect of the income that employment provides rather than any inherent boost from employment. Likewise, I found that marriage does not have any appreciable effect on mastery, net of other predictors. This result confirms the findings of previous work that have also found few mastery

differences between the married and unmarried (Christie-Mizell and Erickson 2007; Schieman et al. 2003). The benefits and drawbacks of marriage may work to counteract each other in terms of mastery gained or lost. Finally, parenthood, though initially appearing to diminish mastery, does not have any effect once education and income are taken into account.

This study further enhances knowledge of the association between homeownership and mastery by examining the moderating effects of other roles that are typically associated with the transition into adulthood. I proposed three additional hypotheses about the moderating effects of homeownership on the relationship between three adult roles and mastery. In Hypothesis 5, I anticipated that homeownership would amplify the effects of employment on mastery. I found that employment has an interesting and counterintuitive moderating effect on the homeownership-mastery association. Rather than unemployment having a uniformly negative impact on mastery, homeowners who reported being unemployed had higher than average mastery while unemployed renters reported the lowest levels of mastery. This finding implies that the reasons for one's unemployment may be more important than the mere fact of unemployment, in terms of effects on mastery. The sample's unemployed homeowners tended to be married with children and reasonably well off financially. For this select group, then, unemployment was likely to be less of a burden on their psychosocial well-being and may not be experienced as a disadvantaged status. Perhaps this ability to remain unemployed without negative financial consequences allows for greater autonomy in day to day affairs. Autonomy has long been theorized to be linked with feelings of mastery (Ross and Sastry 1999; Turner and Roszell 1994). Given the small number of unemployed homeowners, substantive conclusions cannot be drawn, but this finding is worthy of further investigation.

Hypothesis 6 proposes that homeownership will amplify the presumed positive effect of marriage on mastery. There were no significant differences between homeowners and renters who were married, cohabiting or single, and thus this hypothesis was not supported. Marriage and cohabitation do not appear to moderate the relationship between homeownership and mastery. In fact, no models showed a significant effect of these two statuses on mastery at all, running counter to earlier studies (Pearlin et al.

1981) but perhaps in line with later findings (Ross 1991; Schieman et al. 2003). The lack of mastery difference between marital and cohabitation statuses appears to reflect a growing ambivalence to marriage as a necessary step on the path to adulthood and a greater acceptance of cohabitation as an equally valid option for modern young adults (Cherlin 2005).

Finally, in Hypothesis 7, I expected to find that homeownership would magnify the expected positive influence of parenthood on mastery. Although parenthood did not have any direct effect on mastery, I found support for the moderation hypothesis. Parents who own their homes appear to experience higher mastery compared to those who do not. Conversely, renters experience higher mastery than homeowners when they are childless. One component of parental mastery may include the ability to assert control over children's environments and provide for optimal child outcomes. In fact, research supports the notion that homeownership has positive effects on children's academic outcomes and lowers the risk of teenage pregnancy (Green and White 1997).

## **CONCLUSION**

On the whole, owning a home appears to have important consequences for the psychosocial well-being of young adults. Homeowners have higher levels of mastery than renters beyond the influences of group membership, socioeconomic status, adult roles, and neighborhood characteristics. This effect is even stronger for parents and may help them overcome parenting strains that have a tendency to lower mastery (Carpiano and Kimbro 2012; Cassidy and Davies 2003; Norton et al. 2005). Owning a home may also reverse the negative effects of unemployment on mastery, although further exploration of this possibility is warranted. Given the importance of mastery in mediating the link between stressors and psychological distress (Turner and Lloyd 1999), it stands to reason that homeownership may be an important inclusion in models of the stress process that include mastery as a significant causal component.

While the effects of homeownership on mastery are noteworthy, it is important to be aware of the limitations of this study. One such limit is the absence of data on the type of housing in which these individuals live. Census estimates put the number of detached single unit dwellings at around 82% of

owned housing and around 29% of rental housing (U.S. Bureau of the Census 2011). The remaining homes run the gamut from attached single dwellings to large multi-unit condominium and apartment buildings. It is possible that feeling in control over one's environment requires separation or distance from the nearest neighbors or landlords, and that homeowner differences in mastery reflect this fact due to the disproportionate number of owned homes that are detached. The four year period of this study was chosen due to the larger sample size of those who responded to mastery questions in 2004 and 2008, but longer periods would greatly enhance future studies on the mastery-homeownership relationship. Neighborhood stability, defined as the percentage of residents living in the same house for five years, has been found to amplify the effects of neighborhood poverty on distress (Ross, Reynolds, and Geis 2000). Conversely, it may be the case that mastery builds over the length of homeownership as the owner is able to settle in and make changes to a home. There is also no way to determine the salience of the homeowner role for the people in this sample. For instance, the differences found between owning and renting parents may arise from the importance parents place on where they live compared to childless individuals. The findings from this study indicate that future research in this vein would do well to include such measures.

Although not a primary focus of this article, I found significant racial differences in mastery. Blacks had significantly higher mastery than whites, net of socioeconomic levels, despite past findings and theoretical speculation that blacks should experience lower mastery than whites (Bruce and Thornton 2004; Ross and Sastry 1999; Turner and Roszell 1994). Further study is needed to determine if this mastery difference persists across different samples and if it reflects a generational shift in the self-concept of blacks that has emerged in this young adult sample. Due to data limitations it is unclear whether these same effects hold for major ethnic groups other than those classified as black, white, and Hispanic.

With regards to the moderating effects of unemployment on mastery, further research should investigate the relationships among housing tenure, employment, and financial hardship. Although the counterintuitive finding that unemployed homeowners experience higher mastery is suggestive of interesting mastery differences, it is far from conclusive. Finally, this study does not take into account



rent or mortgage payments, or the burden that housing debt may place on households. Renters may feel that they have more control over the amount they pay because they can more readily seek cheaper living arrangements. Alternately, homeownership represents a substantial financial commitment that may cause some distress to young adults, who tend to have less financial stability, in particular. However, a prior study has shown that credit card and educational debt may actually be associated with greater mastery when it is viewed as an investment in the future (Dwyer, McCloud, and Hodson 2011). Taking on a mortgage may operate in much the same way.

The findings in this study lend support to the claims of organizations (e.g., National Association of Realtors) that tout the social and personal benefits of owning a home. Although such findings have not been borne out among low income homeowners, the benefits may hold for Americans in general. Owning a home allows one to alter and control one's environment in ways that renting frequently does not. Low income homeowners may not be able to make such changes and may also experience difficulties with upkeep and maintenance which could explain the lack of a mastery difference in previous research.

The ability to easily change one's living space may be the major causal mechanism behind the findings in this study. However, I cannot rule out the possibility that beliefs in the benefits of ownership or the achievement of a significant culturally prescribed goal are also causally implicated in enhancing feelings of mastery. In other words, the power of homeownership's effects on mastery may come from attaining a status that is valued in American society. Homeownership has long been promoted as a way to improve one's lot in life and a path to better financial and emotional well-being. Merely achieving this goal, especially as a young adult, may signify to an individual that s/he possesses a level of mastery above non-owning peers. In order to better understand how owning a home enhances mastery, future research should attempt to determine the causal mechanisms underlying this effect. One way to explore these mechanisms may be to develop domain specific measures of mastery, such as control over one's environment (cf. Ryff's [1989] measure of environmental mastery), including questions in surveys about the ability one has to change living arrangements and avoid unwanted intrusions, and assessing the salience of homeownership for the individual.

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